

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

NATHAN R. WILLIAMS
CHRISTEL L. WILLIAMS
Debtor(s)

Case No. 11-71099JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/18/2011.
- 2) The plan was confirmed on 12/13/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 05/16/2012, 02/09/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/09/2015, 05/09/2016.
- 5) The case was dismissed on 07/27/2016.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,369.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

NET RECEIPTS:	\$46,885.74
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Attorney's Fees Paid Through the Plan	\$3,000.00	
Court Costs	\$0.00	
Trustee Expenses & Compensation	\$1,522.88	
Other	\$0.00	
L EXPENSES OF ADMINISTRATION:		\$4,522.88

Attorney fees paid and disclosed by debtor:	\$100.00
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Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACMH	Unsecured	49.20	NA	NA	0.00	0.00
AFNI INC**++	Unsecured	337.00	337.46	337.46	0.00	0.00
AFSA DATA CORP/ACS**	Unsecured	0.00	NA	NA	0.00	0.00
AFSA DATA CORP/ACS**	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERISERV FINANCIAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
APPLIED BANK*	Unsecured	0.00	NA	NA	0.00	0.00
BISHOP CAROL HIGH SCHOOL	Unsecured	0.00	1,411.66	1,411.66	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	3,028.00	3,028.41	3,028.41	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	2,745.00	2,745.90	2,745.90	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CBE GROUP++	Unsecured	0.00	NA	NA	0.00	0.00
CENTRAL CREDIT AUDIT INC	Unsecured	97.00	NA	NA	0.00	0.00
CENTRAL CREDIT AUDIT INC	Unsecured	55.00	NA	NA	0.00	0.00
CENTRAL CREDIT AUDIT INC	Unsecured	51.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	0.00	NA	NA	0.00	0.00
CONEMAUGH MINERS MEDICAL CEI	Unsecured	50.99	NA	NA	0.00	0.00
CREDIT FIRST NA*	Unsecured	0.00	612.39	612.39	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	4,645.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	441.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	410.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	388.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	189.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	130.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	125.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	121.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	115.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	106.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	103.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	102.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	96.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	91.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	86.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	85.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	85.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	75.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	73.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	69.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	66.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	61.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	55.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	51.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	47.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	46.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	46.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	45.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	22.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	18.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	17.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	14.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	13.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	13.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	12.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	12.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	10.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSN.	Unsecured	0.00	NA	NA	0.00	0.00
DJ ORTHO REIMBURSEMENT	Unsecured	90.11	NA	NA	0.00	0.00
ECMC(*)	Unsecured	0.00	21,642.66	21,642.66	0.00	0.00
ECMC(*)	Unsecured	0.00	116,398.24	116,398.24	0.00	0.00
FIRST COMMONWEALTH BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIRST CREDIT RESOURCES INC++	Unsecured	0.00	NA	NA	0.00	0.00
GTWY/CBSD++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC AUTO FINANCE*	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00
INDIANA REGIONAL MEDICAL CNTR	Unsecured	666.00	1,650.12	1,650.12	0.00	0.00
JCPENNEY CO INC/MONOGRAM*++	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	114.00	114.26	114.26	0.00	0.00
LVNV FUNDING LLC	Unsecured	762.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	674.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	0.00	NA	NA	0.00	0.00
MARY ANNE BARNICLE MD++	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,229.00	1,228.53	1,228.53	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	955.00	954.76	954.76	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	1,133.23	1,133.23	0.00	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	NA	439.13	439.13	0.00	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	0.00	683.63	683.63	0.00	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	0.00	776.61	776.61	0.00	0.00
MILITARY STAR++	Unsecured	0.00	NA	NA	0.00	0.00
MILITARY STAR++	Unsecured	0.00	NA	NA	0.00	0.00
MINERS HOSPITAL EMERGENCY PH'	Unsecured	8.50	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY GR	Unsecured	51.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC*	Secured	54,496.00	56,292.86	30,249.06	30,249.06	0.00
NATIONSTAR MORTGAGE LLC*	Secured	0.00	1,975.77	1,975.77	1,975.77	0.00
NCO FINANCIAL SYSTEMS INC(*)	Unsecured	147.00	NA	NA	0.00	0.00
NOVASTAR FINANCIAL/MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	114.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	64.00	NA	NA	0.00	0.00
PENNSYLVANIA ELECTRIC/PENELEC	Unsecured	610.55	925.31	925.31	0.00	0.00
PHEAA(*)	Unsecured	0.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	0.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	0.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	8,661.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	6,501.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	6,380.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	6,281.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	6,088.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	6,057.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	5,993.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	5,026.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	4,465.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	4,405.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	4,006.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	3,849.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	3,323.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	3,145.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	3,112.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	2,994.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	2,193.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	2,153.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	2,132.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	2,091.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	1,666.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	1,275.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	996.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	672.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	298.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	118.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	0.00	NA	NA	0.00	0.00
PRA AG FUNDING LLC	Unsecured	859.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	0.00	692.39	692.39	0.00	0.00
PRIMARY HEALTH NETWORK	Unsecured	280.50	NA	NA	0.00	0.00
PROPATH SERVICES++	Unsecured	8.50	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PUNXS MEDICAL SUPPLY	Unsecured	120.34	NA	NA	0.00	0.00
RJM ACQUISITIONS LLC*++	Unsecured	NA	20.65	20.65	0.00	0.00
RJM ACQUISITIONS LLC*++	Unsecured	96.00	96.90	96.90	0.00	0.00
RJM ACQUISITIONS LLC*++	Unsecured	67.00	67.03	67.03	0.00	0.00
SANTANDER CONSUMER USA INC D	Secured	10,946.00	11,223.14	11,223.14	8,901.25	1,236.78
SANTANDER CONSUMER USA(*)	Unsecured	6,967.00	NA	NA	0.00	0.00
UNIVERSITY ORTHOPEDICS	Unsecured	37.50	NA	NA	0.00	0.00
VERIZON/SCCR GTE/AFNI***	Unsecured	0.00	NA	NA	0.00	0.00
VERIZON/SCCR GTE/AFNI***	Unsecured	40.00	NA	NA	0.00	0.00
VERIZON/SCCR GTE/AFNI***	Unsecured	26.00	NA	NA	0.00	0.00
WALGREENS SPECIALTY PHARMAC	Unsecured	0.00	NA	NA	0.00	0.00
WILSHIRE CREDIT CORP* ++	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$30,249.06	\$30,249.06	\$0.00
Mortgage Arrearage	\$1,975.77	\$1,975.77	\$0.00
Debt Secured by Vehicle	\$11,223.14	\$8,901.25	\$1,236.78
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$43,447.97	\$41,126.08	\$1,236.78
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$154,959.27	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,522.88</u>	
Disbursements to Creditors	<u>\$42,362.86</u>	
TOTAL DISBURSEMENTS :		<u>\$46,885.74</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/20/2016

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.